

Sent by: 215 EAST 9th STREET

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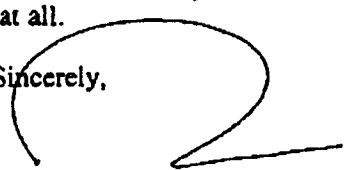
Re: Doug Baillie/Chubb & Son

Dear Dave:

I received your telephone message yesterday indicating that you have been contacted by Chubb. Frankly, I had just printed out the final version of the Complaint with the intent on filing it today since I had not heard from Chubb.

Please call me as soon as possible so that we can set up a meeting to discuss the matter, if your client is willing to discuss the matter at all.

Sincerely,


Randolph H. Freking

RHF/klp

cc: Mr. Doug Baillie



Exhibit X